

PAYMENT OPTIONS

Pay online. IRS offers an electronic payment option that's right for you. Paying online helps make sure the IRS receives your payments on time. To pay online, go to www.irs.gov/payments and you can use any of the following methods to pay:

- **IRS Direct Pay:** For online transfers directly from your checking or savings account at no cost to you, go to irs.gov/payments
- **Pay by Card:** To pay by debit or credit card, go to www.irs.gov/payments. A convenience fee is charged by these service providers.
- **IRS2GO:** You can access Direct Pay or Pay by Card by downloading IRS2GO, the mobile application of the IRS.

Pay by phone:

- Link2Gov Corporation 888-PAY-1040 (888-729-1040) www.pay1040.com
- World Pay US, Inc. 844-PAY-TAX-8 (844-729-8298) www.payusatax.com
- Officials Payments 888-UPAY-TAX (888-872-9829) www.officialpayments.com

Electronic Federal Tax Payment System (EFTPS): To use this EFTPS payment system, you must be enrolled either online or have an enrollment form mailed to you. To make a payment using EFTPS, call 800-555-4477 or go to www.eftps.gov or www.irs.gov/payments.

Pay with cash: Individuals can pay up to \$1,000 per day per transaction through retail partners. To make cash payment you must first be registered online at www.officialpayments.com. The service provider charges a fee for this payment method.

Pay by check or money order. Make your check or money order payable to "United States Treasury" for the full amount due. Do not send cash. Do not attach the payment to your return. On your payment, put your name, current address, daytime phone number, and SSN. If you are filing a joint return, enter the SSN shown first on the return. Also enter the tax year and type of return your filing (Example: "2017 Form 1040"). The IRS will figure any interest due and send you bill. Enter the amount on the right side of the check like this: \$XXX.XX. Do not use dashes or lines (for example: do not enter "\$XXX-" or "\$XXX xx100")

What if you can't pay?

If you can't pay the full amount due, you can ask for an installment agreement (Form 8965). Under an installment agreement, you can pay all or part of the tax you owe in monthly installments. However, even if the IRS grants you an installment agreement, you will be charged interest and maybe charged a late payment penalty on the tax not paid by the due date of the return (not including extensions). To limit interest and penalties, pay as much of the tax as possible. You can apply online for an Installment Agreement by going IRS.GOV, and then click on Apply for an online payment plan."

Beginning January 1 2017, There is a fee for the installment agreement of: \$225 or \$107 if making payments by direct deposit), \$149 if you set up an online payment agreement, or \$31 if you set up an online payment agreement and make payments by direct deposit. There is an \$89 fee to modify or reinstate an installment agreement. For low income taxpayers, the fee is \$43 or \$31 with an online payment agreement with direct debit.

Note: You can use form 8965 to set up an installment agreement to request to add the liability for a new period to an existing installment agreement, or to request an agreement for the individual shared responsibility payment.

Do not file an Installment Agreement if you can pay your balance in full within 120 days. Instead, call 1-800-829-1040 to establish your request to pay in full. If you can do this, you can avoid paying the fee to set up an installment agreement. Instead of calling, you can also apply online by going to IRS.GOV and enter "Online Payment Agreement" in the "Search" box.